

**WHAT IS CLAIMED IS:**

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

- Sub  
Art
- 1 1. A method for conducting a transaction, comprising:  
2 receiving information relating to a first transaction;  
3 determining a benefit, said benefit based at least in part on said  
4 information;  
5 determining a price for said benefit; and  
6 applying said benefit during a second transaction.
  - 1 2. The method of claim 1, further comprising at least one of the following:  
2 retrieving benefit information;  
3 offering said benefit for sale at said price;  
4 receiving an indication of a purchase of said benefit; and  
5 receiving an indication of a customer's agreement to purchase said benefit.
  - 1 3. The method of claim 1, further comprising at least one of the following:  
2 determining an available subsidy;  
3 receiving a subsidy amount; and  
4 determining a margin between a price and a subsidy amount.
  - 1 4. The method of claim 1, further comprising:  
2 verifying usability of said benefit during said second transaction.
  - 1 5. The method of claim 1, further comprising at least one of the following:  
2 providing an indication of said benefit;  
3 providing an indication of said price;  
4 receiving an acceptance of said benefit; and  
5 imposing a penalty if a customer does not complete a specific future  
6 transaction.
  - 1 6. The method of claim 1, further comprising at least one of the following:  
2 establishing a condition on said benefit;

3 determining a condition associated with said benefit; and  
4 providing an indication of a condition associated with said benefit.

1 7. The method of claim 1, further comprising at least one of the following:  
2 receiving an indication of a receiver of said benefit;  
3 canceling said benefit;  
4 changing said benefit; and  
5 redeeming said benefit.

1 8. The method of claim 1, further comprising at least one of the following:  
2 receiving a customer identifier;  
3 receiving a group identifier;  
4 receiving a customer device identifier;  
5 receiving a payment identifier;  
6 receiving a retailer identifier;  
7 receiving a benefit identifier;  
8 receiving a service identifier; and  
9 receiving a product identifier.

1 9. The method of claim 1, further comprising at least one of the following:  
2 redeeming a previously determined benefit;  
3 receiving a request to redeem said benefit; and  
4 aggregating said benefit with a previously determined benefit.

1 10. The method of claim 1, further comprising at least one of the following:  
2 receiving an indication of a use of said benefit;  
3 reducing said benefit if said benefit is not used within a designated time  
4 period;  
5 receiving an indication of at least one person to whom said benefit is to be  
6 provided;  
7 providing said benefit; and  
8 arranging for said benefit to be provided.

1 11. The method of claim 1, wherein said determining a benefit further  
2 comprises:  
3 providing a list of at least two benefits.

1 12. The method of claim 11, wherein said determining a benefit further  
2 comprises:  
3 receiving an indication of a selection of one of said at least two benefits.

13. The method of claim 1, wherein said price comprises at least one of the  
following:  
a monetary amount;  
a non-monetary amount;  
a commitment from a customer to complete a designated qualifying action;  
an agreement by a customer to complete a future transaction;  
an agreement by a customer to purchase a product or service during said  
transaction;  
an agreement by a customer to purchase a product or service at a designated  
retailer;  
an agreement by a customer to purchase a product or service by a specific  
date;  
an agreement by a customer to purchase a product or service within a  
specific period of time;  
an agreement by a customer to accept a cross subsidy; and  
an agreement by a customer to use a designated financial account during a  
future transaction.

18 14. The method of claim 1, further comprising:  
19 associating a qualifying action with said benefit.

20 15. The method of claim 14, wherein said qualifying action comprises at least  
21 one of the following:  
22 a requirement that a customer purchase at least one of an identified product;

23 a requirement that a customer purchase at least one of an identified service;  
24 a requirement that a customer complete a future transaction at a designated  
25 retailer;  
26 a requirement that a customer complete a future transaction by a designated  
27 time; and  
28 a requirement that a customer conduct a specific future transaction.

1     16.     The method of claim 14, further comprising:  
2     receiving an indication of a completion of said qualifying action.

1     17.     The method of claim 16, further comprising:  
2     providing said benefit after receiving said indication.

1 18. The method of claim 1, wherein said transaction information includes at  
2 least one of the following:

3 a customer identifier;  
4 a group identifier;  
5 a benefit identifier;  
6 a customer device identifier;  
7 preference information for a customer;  
8 credit history of a customer;  
9 characteristics of a customer;  
0 information regarding a customer's brand loyalty;  
1 information regarding a customer's brand indifference;  
2 a retailer device identifier;  
3 a product identifier;  
4 a service identifier;  
5 an amount of change due a customer as a result of said transaction;  
6 product quantity information;  
7 a price for a product; and  
8 a price for a service.

1     19.     The method of claim 1, wherein said benefit includes at least one of the  
2     following:

3 a discount off a purchase of at least one product;

4 a discount off a purchase of at least one service;

5 a discount off a purchase of a collection of products;

6 a discount off a purchase of a collection of services;

7 a monetary amount dependent at least in part on when said benefit is

8 redeemed;

9 a monetary amount dependent at least in part on where said benefit is

10 redeemed;

11 a monetary amount dependent at least in part on who redeems said benefit;

12 a monetary amount dependent at least in part on how said benefit is

13 redeemed;

14 a monetary amount dependent at least in part on a financial account used to

15 redeem said benefit;

16 a non-monetary amount dependent at least in part on when said benefit is

17 redeemed;

18 a non-monetary amount dependent at least in part on where said benefit is

19 redeemed;

20 a non-monetary amount dependent at least in part on who redeems said

21 benefit;

22 a non-monetary amount dependent at least in part on how said benefit is

23 · redeemed;

24 a non-monetary amount dependent at least in part on a financial account

25 used to redeem said benefit;

26 a discount off any purchase made at a designated retailer;

27                    a rebate;

28 a guarantee of a maximum price for a product;

29 a guarantee of a maximum price for a service;

30 a guarantee of a maximum total price for a collection of products;

- 31 a guarantee of a maximum total price for a collection of services;  
32 a guarantee of a price for a product purchased during a second transaction;  
33 a guarantee of a price for a service purchased during a second transaction;  
34 a guarantee of a total price for a collection of products purchased during a  
35 second transaction;  
36 a guarantee of a total price for a collection of services purchased during a  
37 second transaction;  
38 a multiplier of a previously determined benefit; and  
39 an aggregator of at least two previously provided benefits.

1 20. The method of claim 1, wherein said transaction information is received by  
2 at least one of the following:

- 3 a customer;  
4 a customer device;  
5 a controller;  
6 a retailer; and  
7 a retailer device.

1 21. The method of claim 1, wherein said transaction information is received  
2 from at least one of the following:

- 3 a customer;  
4 a customer device;  
5 a controller;  
6 a retailer; and  
7 a retailer device.

1 22. The method of claim 1, wherein said price is based at least in part on at  
2 least some of said information relating to said first transaction.

1 23. The method of claim 1, wherein said benefit is based at least in part on at  
2 least one of the following:

- 3 a customer identifier;  
4 a group identifier;

5 a benefit identifier;  
6 preference information for a customer;  
7 credit history of a customer;  
8 a characteristic of a customer;  
9 customer demographic information;  
10 a history of a customer at a retailer;  
11 information regarding a customer's brand loyalty;  
12 information regarding a customer's brand indifference;  
13 a product;  
14 a service;  
15 a previously determined benefit;  
16 a previously determined but unredeemed benefit;  
17 a previously determined price for a previously determined benefit;  
18 a total of a plurality of previously determined benefits;  
19 a quantity of a product in inventory;  
20 a subsidy amount;  
21 brand-loyalty of a customer;  
22 brand-indifference of a customer;  
23 an amount of change due a customer as a result of said transaction;  
24 product quantity information;  
25 a price for a collection of products;  
26 a price for a collection of services;  
27 a price for a product; and  
28 a price for a service.

1 24. The method of claim 1, further comprising:  
2 providing a receipt to a customer.

1 25. The method of claim 24, wherein said receipt includes at least one of the  
2 following:  
3 a customer identifier;  
4 a benefit identifier;

5 a group identifier;  
6 a transaction identifier;  
7 a product identifier;  
8 a service identifier;  
9 a payment identifier;  
10 a retailer identifier;  
11 a code indicative of said benefit;  
12 indicia indicative of said benefit;  
13 indicia indicative of a condition associated with said benefit;  
14 indicia indicative of a qualifying action associated with said benefit;  
15 a code indicative of said price;  
16 indicia indicative of said price;  
17 said price;  
18 said benefit; and  
19 at least part of said information relating to said first transaction.

1 26. The method of claim 1, wherein said benefit is transferable.

1 27. The method of claim 1, wherein said benefit can be shared by a plurality of  
2 people.

1 28. The method of claim 1, wherein said benefit cannot be applied during said  
2 first transaction.

1 29. The method of claim 1, wherein said price determined for said benefit is  
2 zero.

1 30. A method for conducting a transaction, comprising:  
2 receiving transaction information;  
3 determining a benefit and a qualifying action associated with said benefit,  
4 said benefit based at least in part on said transaction information;  
5 determining a price for said benefit;  
6 selling said benefit at said price; and



7 applying said benefit during a future transaction.

1 31. The method of claim 30, further comprising:  
2 verifying usability of said benefit during said future transaction.

1 32. The method of claim 30, further comprising at least one of the following:  
2 retrieving benefit information;  
3 offering said benefit for sale at said price; and  
4 receiving an indication of a purchase of said benefit.

1 33. The method of claim 30, further comprising at least one of the following:  
2 determining an available subsidy;  
3 receiving a subsidy amount; and  
4 determining a margin between a price and a subsidy amount.

1 34. The method of claim 30, further comprising at least one of the following:  
2 providing an indication of said benefit;  
3 providing an indication of said price;  
4 receiving an acceptance of said benefit; and  
5 imposing a penalty if a customer does not complete a specific transaction.

1 35. The method of claim 30, further comprising at least one of the following:  
2 establishing a condition on said benefit;  
3 determining a condition associated with said benefit; and  
4 providing an indication of a condition associated with said benefit.

1 36. The method of claim 30, further comprising at least one of the following:  
2 receiving an indication of a receiver of said benefit;  
3 canceling said benefit;  
4 changing said benefit; and  
5 redeeming said benefit.

1 37. The method of claim 30, further comprising at least one of the following:  
2 receiving a customer identifier;

3 receiving a benefit identifier;  
4 receiving a group identifier;  
5 receiving a customer device identifier;  
6 receiving a payment identifier;  
7 receiving a retailer identifier;  
8 receiving a service identifier; and  
9 receiving a product identifier.

1 38. The method of claim 30, further comprising at least one of the following:  
2 redeeming a previously determined benefit;  
3 receiving a request to redeem said benefit;  
4 providing said benefit; and  
5 arranging for said benefit to be provided.

1 39. The method of claim 30, further comprising at least one of the following:  
2 reducing said benefit if said benefit is not used within a designated time  
3 period; and  
4 aggregating said benefit with a previously provided benefit.

1 40. The method of claim 30, further comprising at least one of the following:  
2 receiving an indication of at least one person to whom said benefit is to be  
3 provided;  
4 receiving an indication of a use of said benefit; and  
5 providing a list of at least two benefits.

1 41. The method of claim 30, wherein said qualifying action comprises at least  
2 one of the following:  
3 a requirement that a customer purchase at least one of an identified product;  
4 a requirement that a customer purchase at least one of an identified service;  
5 a requirement that a customer complete a future transaction at a designated  
6 retailer;  
7 a requirement that a customer complete a future transaction by a designated  
8 time; and

9 *Alt* ~~a requirement that a customer conduct a specific future transaction.~~

1 42. The method of claim 30, further comprising:  
2 receiving an indication of a completion of said qualifying action.

1 43. The method of claim 42, further comprising:  
2 providing said benefit after receiving said indication.

1 44. The method of claim 42, further comprising:  
2 arranging for said benefit to be provided after receiving said indication.

1 45. The method of claim 30, wherein said benefit can be shared by a plurality  
2 of people.

1 46. The method of claim 30, wherein said benefit can only be applied during a  
2 future transaction.

*Sub Alt*  
1 ~~47.~~ A method for conducting a transaction, comprising:  
2 conducting a transaction for a purchase of a first service;  
3 determining a benefit during said transaction, said benefit associated with a  
4 future purchase of a second service and having an associated price;  
5 providing said benefit at said price during said transaction; and  
6 applying said benefit during said future purchase.

1 48. The method of claim 47, wherein said second service is substantially  
2 similar to said first service.

*Sub Alt*  
1 ~~49.~~ A method for conducting a transaction, comprising:  
2 conducting a transaction for a purchase of a first product;  
3 determining a benefit during said transaction, said benefit associated with a  
4 future purchase of a second product and having an associated price;  
5 providing said benefit at said price during said transaction; and  
6 ~~applying said benefit during said future purchase.~~

1 50. The method of claim 49, wherein said second product is substantially

2 similar to said first product.

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1 51. A method for conducting a transaction, comprising:  
2 receiving information relating to a first transaction;  
3 determining a benefit, said benefit based at least in part on said information  
4 and having an associated price;  
5 providing said benefit at said price during said first transaction; and  
6 applying said benefit during a second transaction, wherein said benefit is  
7 applicable by a customer during said second transaction only if said customer has  
8 completed a qualifying action associated with said benefit.

1 52. A method for conducting a transaction, comprising:  
2 receiving information relating to a first transaction;  
3 determining a benefit, said benefit based at least in part on said information  
4 and having an associated price;  
5 selling said benefit at said price during said first transaction; and  
6 applying said benefit during a second transaction, wherein said benefit is  
7 applicable by a customer during said second transaction only if at least one of a  
8 designated product or service is purchased during said second transaction.

1 53. A method for conducting a transaction, comprising:  
2 receiving information associated with a first transaction;  
3 establishing a benefit having a first price;  
4 selling said benefit for said first price during said first transaction; and  
5 applying said benefit during a second transaction.

1 54. A method for conducting a transaction, comprising:  
2 providing information relating to at least one transaction;  
3 receiving an indication of a benefit;  
4 receiving an indication of a price for said benefit;  
5 purchasing said benefit at said price; and  
6 using said benefit during a later transaction.

1 55. The method of claim 54, further comprising at least one of the following:  
2 providing an indication of an agreement to purchase said benefit at said  
3 price;  
4 receiving an offer to purchase said benefit at said price;  
5 providing an indication of a purchase of said benefit;  
6 receiving said benefit;  
7 providing said price;  
8 providing a customer identifier;  
9 providing a customer device identifier;  
10 providing a payment identifier;  
11 providing a retailer identifier;  
12 providing a service identifier;  
13 providing a product identifier;  
14 providing a benefit identifier;  
15 receiving an indication of a penalty;  
16 redeeming said benefit;  
17 designating a receiver of said benefit;  
18 providing an indication of a receiver of said benefit;  
19 receiving an indication of a condition associated with said benefit;  
20 providing a request to redeem said benefit;  
21 providing an indication of an agreement to accept a subsidy;  
22 providing an indication of an agreement to conduct a future transaction;  
23 providing an indication of an agreement to use a designated financial  
24 account during a future transaction;  
25 providing an indication of a commitment to complete a designated  
26 qualifying action;  
27 providing an indication of an agreement to purchase a product or service at  
28 a designated retailer;  
29 providing an indication of an agreement to purchase a product or service at  
30 by a specific date;

31 providing an indication of a use of said benefit;  
32 providing an indication of at least one person to whom said benefit is to be  
33 provided;  
34 providing an indication of an agreement to purchase a product or service  
35 within a specific period of time; and  
36 providing an indication of an agreement to purchase a product or service  
37 during said transaction.

1 56. A method for conducting a transaction, comprising:  
2 receiving an indication of a benefit;  
3 receiving an indication of a price for said benefit;  
4 purchasing said benefit at said price during a first transaction; and  
5 redeeming said benefit during a second transaction.

1 57. The method of claim 56, further comprising, comprising:  
2 providing a benefit identifier during said second transaction.

1 58. A method for conducting a transaction, comprising:  
2 determining a benefit identifier;  
3 a retrieving benefit information associated with said benefit identifier;  
4 verifying usability of said benefit during a transaction; and  
5 applying said benefit during said transaction.

1 59. A method for conducting a transaction, comprising:  
2 determining at least one product being purchased by a customer during a  
3 first transaction;  
4 determining a price for said at least one product being purchased during  
5 said first transaction;  
6 offering said customer an opportunity to purchase said at least one product  
7 during a second transaction at said price;  
8 receiving an acceptance of said offer from said customer; and  
9 allowing said customer to purchase said product during said second  
10 ~~transaction for said price.~~

1 60. The method of claim 59, further comprising:  
2 providing said customer a benefit identifier associated with said at least one  
3 product.

1 61. The method of claim 60, further comprising:  
2 receiving said benefit identifier during said second transaction.

1 62. The method of claim 61, further comprising:  
2 determining a benefit based on said benefit identifier.

1 63. A method for conducting a transaction, comprising:  
2 determining at least one product being purchased by a customer during a  
3 first transaction;  
4 determining a price for said at least one product being purchased during  
5 said first transaction;  
6 providing said customer a benefit during said first transaction, wherein said  
7 benefit allows said to purchase said at least one product during a second transaction  
8 at said price; and  
9 allowing said customer to purchase said product during said second  
10 ~~transaction for said price.~~

1 64. A method for conducting a transaction, comprising:  
2 determining at least one product being purchased by a customer during a  
3 first transaction;  
4 determining a first price for said at least one product being purchased  
5 during said first transaction;  
6 providing said customer a benefit for a second price during said first  
7 transaction, wherein said benefit allows said to purchase said at least one product  
8 during a second transaction at said first price; and  
9 allowing said customer to purchase said product during said second  
10 ~~transaction for said first price.~~

65. A system for conducting a transaction, comprising:  
a memory;  
a communication port; and  
a processor connected to said memory and said communication port, said processor being operative to:  
receive information relating to a first transaction;  
determine a benefit;  
determine a price for said benefit;  
allow said benefit to be purchased at said price during said first transaction; and  
apply said benefit during a second transaction.

66. A computer readable medium for use in a transaction system, the computer readable medium storing a computer program comprising:  
computer readable means for obtaining information relating to a first transaction;  
computer readable means for identifying a benefit;  
computer readable means for identifying a price for said benefit;  
computer readable means for providing said benefit at said price during said first transaction; and  
computer readable means for using said benefit during a second transaction.

67. An article of manufacture, comprising:  
a computer usable medium having a computer readable program means embodied therein for operating an information system, the computer readable program means in said article of manufacture operable to:  
receive information relating to a first transaction;  
determine a benefit;  
determine a price for said benefit;  
allow said benefit to be purchased at said price during said first transaction; and



10                   apply said benefit during a second transaction.

1    68.    An apparatus for conducting a transaction, comprising:  
2           means for obtaining information relating to at least one transaction;  
3           means for identifying a benefit;  
4           means for identifying a price for said benefit;  
5           means for providing said benefit at said price; and  
6           means for using said benefit during a second transaction.

1    69.    A system for conducting a transaction, comprising:  
2           a memory;  
3           a communication port; and  
4           a processor connected to said memory and said communication port, said  
5   processor being operative to:  
6           receive transaction information;  
7           determine a benefit and a qualifying action associated with said  
8   benefit, said benefit based at least in part on said transaction information;  
9           determine a price for said benefit;  
10          provide said benefit for sale at said price; and  
11          apply said benefit during a future transaction.

1    70.    A computer readable medium for use in a transaction system, the computer  
2   readable medium storing a computer program comprising:  
3          computer readable means for obtaining transaction information;  
4          computer readable means for identifying a benefit and a qualifying action  
5   associated with said benefit, said benefit based at least in part on said transaction  
6   information;  
7          computer readable means for identifying a price for said benefit;  
8          computer readable means for providing said benefit for sale at said price;  
9   and  
10          computer readable means for using said benefit during a new transaction.

1    71.    An article of manufacture, comprising:

2 a computer usable medium having a computer readable program means  
3 embodied therein for operating an information system, the computer readable  
4 program means in said article of manufacture operable to:  
5 receive transaction information;  
6 determine a benefit and a qualifying action associated with said  
7 benefit, said benefit based at least in part on said transaction information;  
8 determine a price for said benefit;  
9 provide said benefit at said price; and  
10 apply said benefit during a future transaction.

1 72. An apparatus for conducting a transaction, comprising:  
2 means for obtaining transaction information;  
3 means for identifying a benefit and a qualifying action associated with said  
4 benefit, said benefit based at least in part on said transaction information;  
5 means for identifying a price for said benefit;  
6 means for providing said benefit for sale at said price; and  
7 means for using said benefit during a new transaction.

1 73. A system for conducting a transaction, comprising:  
2 a memory;  
3 a communication port; and  
4 a processor connected to said memory and said communication port, said  
5 processor being operative to:  
6 receive information associated with a first transaction;  
7 establish a benefit having a price and associated with said first  
8 transaction;  
9 provide said benefit at said price during said first transaction; and  
10 apply said benefit during a second transaction.

1 74. A computer readable medium for use in a transaction system, the computer  
2 readable medium storing a computer program comprising:  
3 computer readable means for obtaining information associated with a first

- 4 transaction;
- 5 computer readable means for determining a benefit having a price and
- 6 associated with said first transaction;
- 7 computer readable means for providing said benefit at said price during said
- 8 first transaction; and
- 9 computer readable means for using said benefit during a second transaction.

- 1 75. An article of manufacture, comprising:
- 2 a computer usable medium having a computer readable program means
- 3 embodied therein for operating an information system, the computer readable
- 4 program means in said article of manufacture operable to:
- 5 receive information associated with a first transaction;
- 6 establish a benefit having a price;
- 7 provide said benefit at said price during said first transaction; and
- 8 apply said benefit during a second transaction.

- 1 76. An apparatus for conducting a transaction, comprising:
- 2 means for obtaining information associated with a first transaction;
- 3 means for determining a benefit having a first price and associated with
- 4 said first transaction;
- 5 means for providing said benefit at said price during said first transaction;
- 6 and
- 7 means for using said benefit during a second transaction.

- 1 77. A system for conducting a transaction, comprising:
- 2 a memory;
- 3 a communication port; and
- 4 a processor connected to said memory and said communication port, said
- 5 processor being operative to:
- 6 provide information relating to a first transaction;
- 7 receive an indication of a benefit;
- 8 receive an indication of a price for said benefit;

- 9 allow a purchase of said benefit at said price; and  
10 allow said benefit to be redeemed during a second transaction.

1 78. A computer readable medium for use in a transaction system, the computer  
2 readable medium storing a computer program comprising:  
3 computer readable means for transmitting information relating to an initial  
4 transaction;  
5 computer readable means for obtaining an indication of a benefit;  
6 computer readable means for obtaining an indication of a price for said  
7 benefit;  
8 computer readable means for obtaining said benefit at said price; and  
9 computer readable means for using said benefit during a later transaction.

1 79. An article of manufacture, comprising:  
2 a computer usable medium having a computer readable program means  
3 embodied therein for operating an information system, the computer readable  
4 program means in said article of manufacture operable to:  
5 provide information relating to a first transaction;  
6 receive an indication of a benefit;  
7 receive an indication of a price for said benefit.  
8 purchase said benefit at said price; and  
9 allow said benefit to be used during a second transaction.

1 80. An apparatus for conducting a transaction, comprising:  
2 means for providing information relating to an initial transaction;  
3 means for obtaining an indication of a benefit;  
4 means for obtaining an indication of a price for said benefit;  
5 means for obtaining said benefit for said price; and  
6 means for using said benefit during a later transaction.

*add  
also*